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Understanding Gender Inequality in Poverty and Social Exclusion through a Psychological Lens: Scarcities, Stereotypes and Suggestions

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Mary F. Zhang and David Gordon

Abstract

Poverty and social exclusion are a gendered phenomenon. They are rooted deeply in the stereotypes, biases, prejudices and discriminations against women, especially those suffering from poor living conditions. Unfortunately, gender inequality is manifested in most, if not all, major life domains. It is therefore important to understand the gender aspect of poverty and social exclusion through a psychological lens. We begin this chapter by introducing the concepts of multi-dimensional poverty and social exclusion with a sketch of the gender disparities displayed in these areas. We turn next to several mainstream psychological theories which have attempted to investigate and interpret the relationship between poverty and gender inequality from the dispositional, motivational, cognitive and behavioural perspectives. Finally, we evaluate the reliability, objectivity and generalisability of the reviewed theories and studies and offer suggestions for future research.

Keywords

poverty, deprivation, social exclusion, women, stereotype, discrimination, gender equality, psychological theory, human rights, equal opportunity, Sustainable Development Goals

To eradicate poverty in all forms and in all places is a top priority of human development. Individuals are poor when their command over resources are so inadequate that they are unable to participate in the ordinary activities, customs and living patterns in the society to which they belong (Townsend, 1962, 1979). People in poverty suffer from deprivations of food, shelter, clean water and sanitary facilities and have restricted access to healthcare, information and education (Gordon et al., 2003). At present, over 700 million people are living below the global poverty line of $1.90 per person per day (World Bank, 2018). About 820 million individuals suffer from chronic hunger (FAO et al., 2018). One in ten of the world's residents are undernourished (FAO et al., 2018). And near 40% of the global population is affected by water paucity (High Level Panel on Water, 2018). Furthermore, poverty reduces a person's opportunities to participate in the labour market, to receive essential public and private services and to engage in social and political activities (Levitas, 2006). Material scarcity and social exclusion thus can have a long-lasting, adverse impact on living conditions, developmental opportunities as well as physical and psychological well-being (American Psychological Association, 2000/2003).

Poverty and social exclusion are not only pervasive and pernicious but also gendered. Despite the fact that effort and progress have been made in the promotion of gender equality and the empowerment of women in both developed and developing countries, women are still more likely than men to live in poverty and face multiple hindrances in satisfying their needs for survival, development and prosperity (UN Women, 2018). Rooted deeply in the stereotypes, biases, prejudices and discriminations against women, especially those suffering from poor living conditions, gender inequality is manifested in most, if not all, major life domains. It is therefore important to understand the gender aspect of poverty and social exclusion through a psychological lens.

In this chapter, we firstly introduce the concepts of multi-dimensional poverty and social exclusion with regard to gender inequalities. Then, we discuss the mainstream psychological theories, which have attempted to explore the gender disparities in poverty and social exclusion from dispositional, motivational, cognitive and behavioural perspectives. Following a critical evaluation of these theories and their practical implications, we end with suggestions for future work. It is hoped that this chapter can call attention to the pressing need to advance current psychological theories and practices in the context of empowering every individual to build and enjoy a prosperous life.

Multi-dimensional poverty and social exclusion

Poverty probably has haunted human development since the commencement of civilisation. Notwithstanding, to accurately describe, define and measure poverty remains difficult and the results can be contested (Gordon, 2006). In European social policy research, one of the most influential and widely adopted definitions of poverty was developed by Peter Townsend in the 1960s and 1970s. In his seminal work, *Poverty in the United Kingdom*, he argued that:

> *"Individuals, families and groups in the population can be said to be in poverty when they lack the resources to obtain the types of diet, participate in the activities and have the living conditions and amenities which are customary…in the societies to which they belong. Their resources are so seriously below those commanded by the average individual or family that they are, in effect, excluded from ordinary living patterns, customs and activities"* (1979, p.31).

This definition has a number of implications. Poverty is a multidimensional rather than unidimensional phenomenon, and it is more of a relative than absolute concept. In other words, poverty can only be meaningfully measured relative to the society to which a person belongs. There are certain universal needs that people require or think of as necessities in all societies, such as food, clothing, housing, healthcare, education, leisure activities, social participation and so on. The exact way that these needs are met varies from society to society, but the needs remain universal (Gordon, 2006).

An example to illustrate this point in empirical research is the *Poverty and Social Exclusion Survey* which is considered as one of the most reliable and comprehensive sources on the nature and scale of poverty and deprivation in modern Britain (see Dermott & Main, 2018). In this survey, "celebrations of special occasions such as Christmas" is an item gauging the perceived necessities in daily British life (Pantazis, Gordon, & Townsend, 2006). A culturally comparative study conducted in Hong Kong replaces "Christmas" with "Chinese New Year", as the majority of local people consider the latter a more customarily relevant occasion for celebration (see Lau et al., 2015). Thus, being able to afford to celebrate Christmas is a more reliable measure of life-necessity in the British than in the Chinese context. The emphasis on the notion of *relative poverty* (Townsend, 1974, 1979) requires researchers to investigate and understand poverty with consideration of these cultural and social factors.

Poverty has both material and social facets, namely, limited subsistence as well as restricted participation in the accustomed social life (Levitas, 2006). This leads to another noteworthy concept, *social exclusion*, which can be defined as the "lack or denial of resources, rights, goods and service, and the inability to participate in the normal relationships and activities, available to the majority of people in society, whether in economic, social, cultural, or political arenas" (Levitas et al., 2007, p.9; also see Duffy, 1995). Some researchers argue that poverty and social exclusion are interrelated but distinct concepts (e.g., Walker & Walker, 1997), whereas others suggest that it is impractical to disentangle the two concepts, because social exclusion is essentially embedded in poverty and the former can be the consequence but also the cause of the latter (Levitas, 2006).

In this chapter, we follow Townsend's (1962, 1979) theory of poverty as relative deprivation, arguing that poverty is a lack of command over resources (e.g., income, value of public services) and the outcomes of poverty are deprivations of food, water, shelter, sanitary facilities, healthcare, education and information (Gordon et al., 2003). Poverty in terms of low resources (e.g., a lack of income) or in terms of material and social deprivations can be considered as "two sides of the same coin" (Halleröd, 1995, p.113). Admittedly, the debate on the most appropriate way to conceptualise and assess poverty and social exclusion never has, and probably never will, reach an end (see Spicker, 2007). Whilst it is beyond the scope of this chapter to provide a thorough review of these different schools of thought on poverty, readers interested in this topic can find more information from the suggested readings at the end.

Gender disparities in poverty and social exclusion

Having introduced the concepts of multi-dimensional poverty and social exclusion, we now turn to the gender disparities displayed in these areas. We focus on up-to-date, high-quality empirical evidence selected from a wide range of published studies. Additionally, although the term "women" is used predominantly in this chapter, it does not mean that we are only interested in understanding poverty issues from the viewpoints of heterosexual individuals. As will be emphasised, deprivation and exclusion confronted by gender minority groups merit in-depth investigations in their own right.

To commence the discussion, let us start with food insecurity and deprivation. Women, particularly those in Asia, Africa and Latin America, are more likely than men to be threatened by serious constraints on obtaining safe, sufficient and nutritious food (FAO et al., 2018).

Female-headed households are at a greater risk of food insecurity than male-headed households in many parts of the world, and this phenomenon has been observed not only in developing countries such as Ethiopia (Debela & Workneh, 2017), Kenya (Kassie, Ndiritu, & Stage, 2014) and South Africa (Tibesigwa & Visser, 2015) but also in more affluent societies such as the United States (Coleman-Jensen et al., 2016). Poor quality and quantity of food can lead to malnutrition and increased risks of morbidity and mortality (Nandy, Daoud, & Gordon, 2016). For instance, UNICEF (2018) estimated that, among children aged between 10 to 19 in India, the rate of anaemia was 30% for boys but 56% for girls. In Eastern Kenya, more girls suffered from stunting (low height for age), wasting (low weight for height) and underweight (low weight for age) than boys (Ndiku et al., 2011; see Svedberg, 2011; Nandy & Svedberg, 2012, for discussions on malnutrition measures). Compared with their male counterparts, women are more vulnerable to malnutrition due to pregnancy and lactation (Delisle, 2008; Global Nutrition Report, 2016).

In terms of water deprivation, this can include not having enough clean water, needing to collect water from remote sources or having little access to water (Gordon et al., 2003). The gender discrepancy in water deprivation is primarily manifested by the heavier burden on women for water collection. As an example, in Malawi, women on average spend more than 80 minutes daily collecting water, whereas men only spend 6 minutes on the same task (WHO, 2017). Asian and sub-Saharan African women, especially those in rural areas, take more responsibility for water collection than men in the same household (United Nations Department of Economic and Social Affairs, 2015). Directly affected by this uneven division of labour, women's opportunities for education, employment and other daily activities are significantly restricted (United Nations Sustainable Development, 2018).

With respect to shelter deprivation, women are also more likely to become its victims than men. Shelter deprivation is characterised by over-crowded rooms, few or no facilities in the house and poor structure as well as a lack of heating, flooring, dwelling and privacy (Gordon et al., 2003). The Office of the United Nations High Commissioner for Human Rights (OHCHR) argues that access to affordable and appropriate housing is a fundamental human right (UN-HABITAT, 2018). Nevertheless, for a long period, women's right to adequate housing and living environment has been ignored or discriminated against in law (UN Women, 2011; UN-HABITAT, 2012). As a result, women in many countries rarely become the owner or inheritor of land, assets and properties of the household, and their access to and use of these economic

resources largely depend on the male members in the family or community (OHCHR, 2012). Gender inequality in housing makes it extremely hard for women to break free from an abusive relationship and largely increases their vulnerability to financial crisis due to the separation from or death of the male relatives (OHCHR, 2012).

As to sanitation deprivation, it is estimated that over 500 million women have to use open-air toilets with no other choice (WaterAid, 2013). The shortage of private, safe and clean hygienic facilities and conditions has a more deleterious influence on the health and safety of women than that of men. This is partially due to the fact that women experience unique biological and physiological processes such as menstruation and childbirth. In Nepal, for instance, women are expelled from their homes and forced to stay in shed-like dwellings, because of the entrenched taboo concerning menstruation (Ranabhat et al., 2015). The difficulty of getting access to clean sanitation facilities exposes women to sexual and physical harassments and violence, impairs their work and educational opportunities and increases their stress, fear, injury and mortality (Joshi, 2017; Sommer et al., 2015).

When shifting from material to social deprivation, there is a similar disappointment that gender inequalities widely exist in healthcare, education and access to information. Gender inequality in healthcare is in part due to women's reproductive health needs. For instance, approximately 800 women every day lose their lives as a result of pregnancy or childbirth (WHO, 2018). In addition to maternal mortality, another severe threat to women's health is violence. Globally, intimate partner homicide accounts for 38% of all murdered women by contrast to 6% of all men (WHO et al., 2013). Over 35% of women have experienced physical or sexual violence and abuse, which concurrently causes tremendous suffering from depression, injury, death or other forms of harm (WHO et al., 2013). Violence against women in this regard is considered as a crucial public health issue (Heise et al, 1994; Oram, Khalifeh, & Howard, 2017).

Substantial gender gaps have also been observed in education and information deprivation. The 4th Sustainable Development Goal is to promote equal and lifelong learning opportunities for everyone (United Nations, 2018). However, UNESCO (2018) reported that gender parity in upper secondary education has been only achieved by 25% of countries, followed by 45% in lower secondary and 66% in primary education. In terms of gender imbalance in information deprivation, as will be discussed later in more detail, contributing factors include women's lack of confidence or skills in obtaining information, the barriers for them to get access to the

Internet and other information resources and the gender discrimination in the media, information and technology industries (Hafkin, 2017; UNESCO, 2018).

To recap, women overall compared with men have a higher vulnerability to poverty and social exclusion (Payne & Pantazis, 1997). Yet, researchers are not content with studying the gender disparity in deprivation only at a descriptive level but more interested in understanding its underlying mechanisms (Bennett & Daly, 2014; Razavi, 1998). Social scientists have begun to investigate the proximal and distal causes of poverty from various angles, for instance, the individual differences in disposition, motivation, cognition and behaviour. We review several representative psychological theories and studies originating from this scholarly tradition in the next section, followed by a critical evaluation of their theoretical and practical implications.

Psychological theories on deprivation

In the widely acknowledged work, *Madness and Civilization*, Michel Foucault (1961) portrayed a miserable picture of people living in poverty prior to the 18th Century, during which they were stigmatised as being inert, idle, immoral, indolent and irrational. Contemporary researchers seemingly hold a more caring and sympathetic attitude to their unfortunate peers. Nevertheless, to explore the antecedents, contexts and consequences of poverty from a person's dispositional, motivational, cognitive and behavioural traits prevails.

Dispositional perspective. *Dispositions* are the qualities and natural features of a person (Oxford English Dictionary, 2018). Dispositional theories assume that people possess constant and steady traits across time and situations and the resulting behaviours are predictable and manageable (Dumont, 2010). An inevitable figure in the camp of dispositional theories is Sigmund Freud. His propositions on the *id* (impulsive drives), the *ego* (bridge between the *id* and the external world) and the *superego* (internal values and moral standards) serve as one of the cornerstones of psychoanalysis (Engler, 2014). Drawing inference from his clinical practices, Freud claimed that gender difference is a function of the strength of the superego (Bornstein & Masling, 2002), and women, he further argued, are "deficient men" because of their "immature superego" (Engler, 2014).

Despite being criticised as lacking empirical support (Engler, 2014), Freud's theories regained popularity during the post-Second World War period in the United States (Curran, 2002). Social work researchers at that time deliberately described the recipients of the Aid to

Dependent Children, mostly single mothers and their offspring, as having "passive, dependent attitudes and few ego strengths" (Minton, 1956; as cited in Curran, 2002, p.373), for justifying their eligibility to receive the federal aid. To be clear, associating so-called "ego weakness" with suffering from poverty was initially a strategy used to protect the rights of the aid recipients (Curran, 2002). Nonetheless, adopting such tactics reflected a dilemma that women in need were forced to "fit into" the stereotypes that the public held about them in order to get the assistance, which in turn, reinforced the stereotypes and discriminations against them.

Stereotype refers to features that are unreasonably believed to be associated with a certain group of people, and *discrimination* means unfair or harmful treatments based on one's biological or social identities (Schneider, 2005). Stereotypes typically applied to poor people include being alcoholic, anti-social, failed, hopeless and pathological, to name just a few (see Javier, Herron, & Yanos, 1995). Some early studies found that attributing poverty to personal failure and faults was the most accepted explanation of socioeconomic inequalities in the United States (Kluegel & Smith, 1986; Smith & Stone, 1989). Considering poverty as a result of individual problems is especially common in societies endorsing an independence-oriented culture (Cozzarelli, Wilkinson, & Tagler, 2011; Nasser, Abouchedid, & Khashan, 2002).

There are also stereotypes about women. Psychologist Sandra Bem conducted a series of studies to explore the stereotypical feminine and masculine features prevalent in Western societies (e.g., Bem, 1974, 1981a, 1981b). Stereotypes associated with women include being yielding, shy, tender and gullible, while those connected to men include being forceful, dominant, independent and ambitious. Despite the fact that over 40 years have passed since Bem's original investigations, the stereotypical views about both genders seem not to have changed much in younger generations (Haines, Deaux, & Lofaro, 2016). It is still the public presumption that masculine characteristics enable men to outperform women in the labour and financial markets (Hilgenkamp & Livingston, 2002). Being both poor and female, women in poverty are seen as having dual weaknesses in their innate traits, which according to a dispositional perspective are the main causes of their suffering from deprivation.

Motivational perspective. While dispositional theories almost equate poverty with poor traits and the resulting negative consequences (Carr, 2013), motivational research takes a step further to acknowledge the impact of environmental factors in determining one's responses to the experience of deprivation. *Motivation* means the intention of conducting a set of actions and activities (Bandura, 1991). Human beings possess a variety of motivations, such as the

ones for commitment, power, intimacy, achievement and so forth. With a focus on the achievement motivation, psychologist and behavioural scientist, David McClelland (1961) came up with the concept of *n-Achievement* in his attempt to examine its role in economic performance. In his initial experiments, participants were randomly divided into two groups. The experimental group was informed that the test was an assessment of intelligence and leadership capacity, while the control group was not exposed to this "motive-arousing" instruction. Participants in both groups then were given a task in which they wrote down the content of some pictures (e.g., a boy was studying) within five minutes. It was found that the experimental group used more achievement-related terms such as "doing the best" or "trying hard" than the control group. The motive for achievement is measured by counting the number of the achievement-related terms used in the writing task, when a person is in a non-experimental condition. Since then, a large number of studies have reported a positive relationship between *n-Achievement* and socioeconomic status at an individual level or economic growth and development at a regional level (see Rao, 2003, for a review).

If achievement motivation determines financial security and success, why do some people apparently not demonstrate this crucial desire? A leading motivational theory, the *Theory of Planned Behavior*, explains that one of the main sources of motivation is the appraisal of social norms (Ajzen, 1985). An expectation of receiving approval from the social environment (e.g., encouragement from the others) could increase the motive of performing a behaviour, while an anticipation of getting negative feedback could lead to an avoidance behaviour. For a long time, our societies and cultures have served both functions. On the one hand, they coax women into hedonism and materialism. As Simone de Beauvoir, probably one of the best-known feminist theorists, pointed out in *The Second Sex*,

> "*women's misfortune is that she is surrounded by nearly irresistible temptations; everything incites her to take the easy way out: instead of being encouraged to fight on her own account, she is told that she can let herself get by and she will reach enchanted paradises*…" (1949/2009, p.707).

On the other hand, our social and cultural environments dishearten and devalue women's pursuit of independence and accomplishment. Popularised by Horner (1970, 1972) and others, the term, *motive to avoid success*, is often mentioned in the narratives of women, including those at the top of their career ladders, about the reluctance to disclose and discuss their endeavour for success (e.g., Sandberg, 2015). In this regard, motivational theories postulate

that, once being trapped in poverty, women lack the motive to challenge and change the status quo due to prior experiences with their environment (Kane, 1987).

Cognitive-behavioural perspective. Some researchers consider the origin of motivation as one instance of cognitive function (Beswick, 2017). Human cognition goes beyond passively reacting to the stimuli from the environment, and yet is capable of a range of mental activities including judging, reasoning, memorising, learning, calculating and so on (Richardson, 1997). There are two traditions in studying poverty from a cognitive perspective, with one focusing on the social learning process while the other emphasising the availability and allocation of cognitive resources.

The *Social Cognitive Theory* offers useful insights into the process by which learning occurs via observing, remembering and imitating the behaviours of role models (Bandura, 1977, 1986). Role models can be individuals in one's intimate networks, e.g., parents, siblings, friends, teachers, colleagues, neighbours, or those from more distant circles such as celebrities. Referring to the behaviours of others as examples, people within the same group usually share similar living styles and family structures as well as attitude and value systems (Sutton & Douglas, 2013). In line with this rationale, poverty is not only seen as a miserable experience but also a learned behaviour or intentional choice of living style. For example, collecting cases from Mexico and Puerto Rico, anthropologist Oscar Lewis (1959, 1968) postulated that being born and brought up in families suffering from extreme poverty means being cultivated in an alternative sub-culture. This so-called *culture of poverty* is expressed as antipathy to mainstream values and attitudes to education, employment and other developmental opportunities (Kane, 1987), and is sometimes accused of making working-class children disparage reading (Scholes, 2017) or leading African American and Latino children to refuse school education (García & Szalacha, 2004; Kohl, 1991).

In addition to the cognitive learning approach, another more recent school of thought has tried to discover socioeconomic differences in the availability and allocation of cognitive resources. In an experiment, Bruner and Goodman (1974) asked 30 children to estimate the size of coins with different values and that of equivalent-sized cardboard discs. The children tended to overestimate the size of the coins, indicating their understanding of the greater social values of coins than discs. It was also discovered that children from less affluent backgrounds significantly overestimated the size of the coins than their richer counterparts. Researchers have explained this phenomenon using the theory of "cognitive scarcity". It means that, when in

deprivation, the brain is haunted by this adversity and preoccupied by stress; consequently, it becomes less effective at assigning enough mental resources to other critical cognitive activities, e.g., judging, predicting, calculating and decision-making (Mullainathan & Shafir, 2013). This theory has received preliminary support from laboratory experiments (e.g., Mani et al., 2013; Shah, Mullainathan, & Shafir, 2012).

Moreover, when people are poor and experience "cognitive scarcity", they are less capable of making rational and sensible decisions for themselves and for the future but more likely to be engaged in activities which may worsen their situations such as over-borrowing (Mani et al., 2013; Mullainathan & Shafir, 2013). In line with this argument, a synthesis of 15 systematic reviews concluded that people living in poverty experience a shift in psychological, social and cultural processes that may hinder their ability to make decisions that are desirable in the long-term (Sheehy-Skeffington, 2018; also see Sheehy-Skeffington & Rea, 2017). Taken together, research from a cognitive-behavioural perspective argues that deprivation leads to irrational decisions and behaviours through the mediation of cognitive scarcity.

In short, the psychological theories and studies reviewed above connote some widespread beliefs that people, especially women, in unfavourable conditions hold a set of dispositional, motivational, cognitive and behavioural features differentiating them from other members of society and preventing them escaping from poverty. To what extent, however, are these theories effective in untangling the complex relationship between gender and poverty? Are they able to explain the reasons that women are more likely to suffer from poverty than men? And are they appropriate to guide social and political interventions on poverty eradication? In the next section, we offer our answers to these questions by inspecting the reliability, objectivity and generalisability of the reviewed theories and empirical work.

Their deficiencies or our biases?

In 1927, the United States Supreme Court approved the compulsory sterilisation of Carrie Buck, an eighteen-year-old woman who was the daughter of a poor mother, Emma Buck, and accused of having hereditary mental deficiencies (Gould, 1985; see also Smith, 2015). The official documentation, *Buck vs. Bell* (1927), records that:

> *"Carrie Buck is a feeble minded white woman who…is the daughter of a feeble minded mother in the same institution, and the mother of an illegitimate feeble minded*

> *child…An Act of Virginia, approved March 20, 1924, recites that the health of the patient and the welfare of society may be promoted in certain cases by the sterilization of mental defectives…"* (p.205).

The anxiety and fear that the "underclass" — a label given to "the homeless, the feeble-minded and the paupers" (see Gould, 1985) — was a threat to the healthy development of a society triggered the *eugenic* movement in Germany, Sweden, the United Kingdom and the United States in the early 1900s (Pilgrim, 2008; see also Black, 2012). Unfortunately, the eugenic idea that the poor women are inherently inferior and needed to be prevented from having children has not been confined to history. For instance, between 2006 to 2010, about 150 female prison inmates in California were coerced into having sterilisation operations without any state approvals (Johnson, 2013). Needless to say, illegal sterilisation without informed consent is a severe violation of human rights.

The mind-set that scarcity produces poor traits which in turn reinforces and reproduces deprivation is embedded in numerous empirical studies and policies on poverty eradication. However, the rationality of each link in this logic chain is highly contestable. After all, is there a large, stable and homogenous group of people that can be labelled as the "underclass"? As an example, in the United Kingdom, the name attributed to this group has changed over time from the Victorian "residuum", the "unemployables" of the Edwardian era to the "troubled families" of the present day (Gordon & Pantazis, 1997). Despite that huge efforts and resources had been put into the searching and researching of "poor people", to the best of our knowledge, few studies have found any significant number of people suffering from chronic poverty as a result of indolence or fecklessness (Crossley, 2018; Gordon & Pantazis, 1997).

Indeed, the accumulating contrary evidence, the emergence of which can be traced back to the beginning of the 20th Century (e.g., Rowntree, 1901; see Townsend, 1979), has shown that poverty is neither a result of the bad or immoral behaviours by poor people nor a disease passing from one generation to another (Bagguley & Mann, 1992). Research has shown that poor adults and children tend to have similar aspirations to the rest of the population (Lupton, 2003). If welfare systems are comprehensive, there are very few people who are born into poverty, grow up living in poverty and remain poor for their entire lives (Gordon, 2018). There are also almost no inter-generational workless households in which two or more generations of the family members are not engaged in any paid employment (Shildrick et al., 2012).

Whilst public debates about poverty often focus on individual factors, academic researchers have gradually reached a consensus that economic, social, structural and institutional factors, such as low wages, the shortage of work opportunities or a lack of pension coverage for those engaged in unpaid work (e.g., caring work), are the primary causes of poverty, derivation and inequality (Townsend, 1974). Psychological research on poverty thus has focused more on the dynamic interactions between individuals and socioeconomic factors (Sheehy-Skeffington, 2018). Compared with prior studies, most of which were cross-sectional with small groups of relatively homogeneous people (Henrich et al, 2010), rigorously designed laboratory experiments or longitudinal studies can add additional knowledge to the cognitive-behavioural-economic realm in poverty research. That said, these theories and studies so far have offered limited discussion about why large gender disparities in poverty both exist and persist. According to the cognitive-behavioural theories, one might argue that women are poorer because they are worse decision-makers who experience more cognitive scarcities. However, there is little evidence of any significant gender impact on the relationship between socioeconomic status and cognitive capacity (Sheehy-Skeffington & Rea, 2017).

In his research on the impact of ambiguities and biases on judgement and decision-making, psychologist and Nobel laureate, Daniel Kahneman, reminds people about the omnipresent existence of the *halo effect*. It refers to "the tendency to like (or dislike) everything about a person — including things you have not observed" (Kahneman, 2012, p.77). The inference of the good or bad qualities of people based on their socioeconomic conditions is not uncommon and, as discussed, "being poor" is always linked with "being bad". To illustrate how such social labelling could affect people's perception and judgement, Darley and Gross (1983) conducted an experiment, in which, a girl named Hannah was examined by some questions. As purposely designed, she answered the easier questions wrongly but the harder ones correctly. Half of the participants watching the video of Hannah's performance judged her ability as above the average of children in her age, but the other half perceived her capacity as below the mean. The main cause of these conflicting views was Hannah's background. The former and the latter were told, respectively, that she was from an affluent or underprivileged class.

More recently, Batruch, Autin, and Butera (2017) replicated and extended the above finding using two experiments. In the first experiment, participants were required to recall the names, parental occupations and grades of six pupils after reviewing their academic profiles. Half of the participants were given profiles confirming the impression that children from higher

socioeconomic backgrounds performed better than those from lower backgrounds and the others were given profiles contradicting this conventional thought. Participants in the first group, as predicted, had more accurate memories about the pupils' information than the second group. In another experiment, about 200 preservice teachers were asked to grade a dictation test for some secondary school students. When assessing the performance of the "high-achievers" who were expected to attend higher education, participants gave significantly better grades to students from more affluent backgrounds than those from relatively deprived classes, while such differences were not found when appraising the performance of the "low-achievers" who were expected to receive vocational education.

To be fair, we must presume that no research is bias-free, and neither are the researchers. A more critical issue here, as illustrated by these studies, is to investigate the extent to which research biases account for the empirical findings and conclusions. In addition to the *halo effect*, biases may come from the phallocentric tradition in psychological research that men are privileged, knowledgeable and authoritative experts, whereas women are deprived, ill-educated and subordinate subjects (Javier & Herron, 2002; Lips, 2016). If we understand too little about the experience and perception of poverty from the perspective of women themselves, we probably know even less about the viewpoints of those who are non-white, non-Western or from a sexual minority group (Watts, 2015; also see Henrich et al, 2010). Only a handful of studies (e.g., Narayan et al., 2000) have examined the nature and impact of poverty from the perspective of people experiencing it and with diverse social and cultural backgrounds.

An interim conclusion here is that the psychological research on poverty and gender inequality seemingly is still in its infancy. The reliability, objectivity and generalisability of the existing theories and studies are debatable. While the dispositional and motivational arguments receive increasing contradictory evidence, the cognitive-behavioural theories have obtained some preliminary empirical support from laboratory experiments. They nevertheless have not yet shown why gender inequality exists in almost every aspect of poverty and social exclusion. Moreover, research bias can mislead researchers' observation, perception and interpretation of the participants' capacity, behaviour, emotion, living style and so forth (Gilovich, Griffin, & Kahneman, 2002). At present, however, too little is known about the extent to which existing studies had been disorientated by the pervasive stereotypical views about people (especially women) living in poverty. There are also too many uncertainties when applying these theories in social and political interventions for poverty and gender inequality

eradication. They have clearly been misused in the past as excuses to justify the discriminatory treatments of certain groups of people and rarely examined and validated in socially and culturally diverse contexts.

In response to the pressing need to promote the status quo of current theories and practices in the psychology of poverty, the American Psychological Association (APA), at the beginning of the new millennium, advocated for more research examining the causes, forms and consequences of poverty in association with ageism, classism, stereotypes, discriminations, socioeconomic inequalities as well as the stigma and the feelings of shame linked with poverty (APA, 2000/2003). About a decade has passed since the APA made the original appeal and some old issues are remaining while some new ones are emerging. To highlight several unanswered questions critical for the investigation and understanding about gender inequality in poverty, we provide our suggestions for future work in the next section before concluding the chapter.

Suggestions for future directions

The current psychological theories and research on poverty and gender inequality may have created some misconceptions. It is believed that psychological research treats the traits people *have* rather than the qualities they *need* as the main causes of poverty and inequality. As a discipline essentially interested in the diversity and heterogeneity of mankind, it always takes the risk of focusing (and blaming) too much on the individuals than the external contextual factors. To redress these misconceptions, we suggest future studies to place more emphasis on the mechanisms central to the construction of positive qualities, especially solidarity, resilience and psychological well-being. As mentioned earlier, the proposed suggestions should be carefully examined in socially and culturally diverse groups and different structural contexts, with both first- and third-person narratives (also see Cheung, 2012).

It is suggested that “resilience” is worth more investigation. Life is full of ups and downs. This is probably true for all women, regardless of their remarkably different backgrounds, who need to overcome plenty of obstacles before reaching the top of whatever arenas they choose to compete in (Halpern & Cheung, 2007). There are substantial individual differences in challenging situations. Some people are so severely affected by the adversities that they can hardly get rid of the consequent negative emotions, feelings, thoughts and behaviours, whereas

others can cope with negative incidents effectively and strategically. Psychologists use the term, *resilience*, to describe such differences in coping with and recovering from adverse situations (Garmezy, 1991). Studies concerning the effect of resilience on the relationship between poverty and gender will be timely and significant. In a world full of changes, any individual, at certain points of life, could face uncertainties and risks in healthcare, education, employment, housing and many other aspects crucial for a sustainable development. From a life-course perspective, it indicates that the possibility of encountering poverty is not stably high or low but fluctuating. This requires people to become more resilient and adaptable by comparison with their previous generations.

In the meantime, alongside the digitalisation of many societies around the globe, the emergence of innovative techniques, such as artificial intelligence, has showed their potential to fundamentally alter the current industrial, employment and welfare systems (Korinek & Stiglitz, 2017). A foreseeable tendency is that about half of the current jobs in Australia, China, India, the United Kingdom and the United States, for instance, may disappear (Walsh, 2018). Partially due to gender stereotypes in education and career choices, women are still largely under-represented in the fields of science, technology, engineering and mathematics, despite that their total numbers in these areas are gradually increasing (UNESCO, 2018). An alarming prediction is that gender gaps in wages and income will be further deteriorated in future decades due to gender segregations in high-tech jobs and women may not benefit as much as men do from rapid societal developments (World Economic Forum, 2017). With this in mind, we suggest future research to investigate the economic, social, political, institutional as well as psychological factors that can strengthen women's resilience in our rapidly-changing, high-risk societies.

Resilience can be seen as an example of *psychological well-being* (Ryff & Singer, 1996), which is constituted by the hedonic aspect of happiness, enjoyment, positive emotions and life satisfaction, and the eudaimonic aspect of autonomy, competence, independence, relatedness, personal growth, aspirations and achievements (see Ryan & Deci, 2001, for a review; Deci & Ryan, 1985; Gagné & Deci, 2005). Unfortunately, few studies to date have systemically and comprehensively examined these positive features in poor people. Whilst discussions of deprivation always focus on physical and mental illness, abuse and negligence, low level of aspiration, hope, confidence, self-esteem and self-efficacy, or poor qualities of parenting and performing (Friedli, 2009), human strengths and assets (Diener & Seligman, 2002; Seligman

& Csikszentmihalyi, 2000) held by people living in poverty have been fundamentally overlooked.

Is there any causal relationship between gender, poverty and positivity? What are the gender similarities and differences in the possession and demonstration of positive features, such as happiness, optimism, independence, dedication and so forth? Do these qualities benefit poor women and poor men in similar or different ways? To what extent and in which ways are they affected by contextual factors? All these questions remain unanswered and deserve in-depth investigations, because previous research has shown that a high level of psychological well-being is related to higher income, better interpersonal relationships, better job performance and more altruistic behaviours (e.g., Diener & Ryan, 2009; Diener et al., 1993; Lucas & Diener, 2000; Ryff, 1995; Theurer & Wister, 2010; Wright & Bonett, 2007). The exploration of the abovementioned questions could provide insights into effective interventions for poverty and gender inequality reduction and eradication.

Summary

In this chapter, we firstly presented the concepts of multi-dimensional poverty and social exclusion and outlined the gender disparity in each of their sub-dimensions. We then turned to the mainstream psychological theories which discussed gender inequality in deprivation from the dispositional, motivational, cognitive and behavioural perspectives. Based on an assessment of the reliability, objectivity and generalisability of the reviewed theories and studies, we offered suggestions for research in the future. From this chapter, we can understand that poverty is not a deficiency, a disability, a disease, a destiny, a curse or an intentional life choice, and that women living in poverty still face tremendous biases and discriminations when striving for freedom from want. About two thousand years ago, the Chinese philosopher and educator, Mencius, made an interesting and inspiring interpretation about poverty. From his point of view (as cited in Chan, 2019, p.81),

> *"...when Heaven is about to confer a great office on a person…it exposes her/his body to hunger, and subjects her/him to extreme poverty…by all these methods it stimulates her/his mind, hardens her/his nature, and supplies her/his incompleteness…"*.

We do not intend to eulogise poverty, nor do we believe that suffering necessarily brings flourishing. However, we would like to end the chapter by sharing this optimistic message from

Mencius, because we agree with him that "life can spring from sorrow and calamity" (as cited in Chan, 2019, p.81).

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